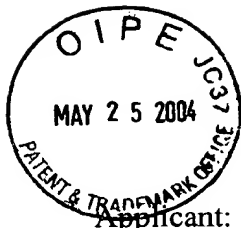


5-26-04

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Atty. Dkt. No. 037607-0120

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

Title: ONLINE MORTGAGE
QUALIFICATION AND
APPLICATION SYSTEM AND
PROCESS

Appl. No.: 09/593,106

Filing Date: 06/13/2000

Examiner: Subramanian, N.

Art Unit: 3624

| CERTIFICATE OF EXPRESS MAILING | |
|--|-------------------------------|
| I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. | |
| EV 431582973 US (Express Mail Label Number) | 05/25/04 (Date of Deposit) |
| Roberta A. Cooper (Printed Name) | |
|  (Signature) | |

TRANSMITTAL OF SUBSTITUTE SPECIFICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED

JUN 1 2004

GROUP 3600

Sir:

Transmitted herewith in the above-identified application are the following documents for submission of a Substitute Specification:

- ☒ [X] Submission of Substitute Specification under 37 C.F.R. § 1.125 (2 pgs.).
- ☒ [X] Substitute Specification and Abstract (Marked up version) (52 pgs.) (including cover sheet).
- ☒ [X] Substitute Specification and Abstract (Clean version) (46 pgs.) (including cover sheet).
- ☒ [X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith,

applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date

5/25/04

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5531
Facsimile: (414) 297-4900

By

Jean M. Tibbetts

Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193



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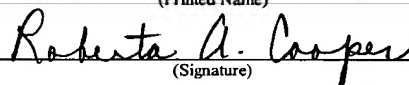
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| EV 431582973 US | 05/25/04 |
| (Express Mail Label Number) | (Date of Deposit) |
| Roberta A. Cooper | |
| (Printed Name) | |
|  | |
| (Signature) | |

SUBMISSION OF SUBSTITUTE SPECIFICATION UNDER 37 C.F.R. § 1.125

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant submits herewith a substitute specification. Please replace the present specification with the attached substitute specification pursuant to 37 C.F.R. § 1.125. Except for the addition of paragraph numbers, changes relative to the original specification are shown with underlining (additions) and strike through (deletions). A clean copy of the substitute specification is also enclosed. The substitute specification includes no new matter.

The title has been changed. Support for the new title is found at paragraph [0005], first sentence (see both original and deleted text). Throughout the specification, various references to "invention," "inventive," and so on have been eliminated. This change is intended to make clear that the systems and methods disclosed in the specification are merely exemplary, and the "invention(s)" is defined by the claims and not by the specification. Throughout the specification, various references to the assignee, Fannie Mae, have been eliminated as they are believed to be unnecessary. In the summary of the invention, text has been added that provides a summary corresponding to the currently pending claims. In the

Summary of the Invention, a significant amount of text describing various features that are preferred (and not required) has been moved to the end of the specification (see paragraphs [0146]-[0166]). Several paragraphs near the end of the specification have been deleted to eliminate redundancy between the text moved from the Summary of the Invention and text originally located at the end of the specification. In this text, references to the "invention" have again been eliminated as have references to "objects" for the reasons described above. Other minor changes have been made throughout the specification. Approval of the substitute specification is respectfully requested.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date

5/25/04

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5531
Facsimile: (414) 297-4900

By

Jean M. Tibbetts

Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193